

Maryland Child Care Resource Network

# Child Care Demographics 2020

# Montgomery County Report

Montgomery County is Maryland's most populous jurisdiction and one of its most affluent, has a stable and significant office market, and is a major economic engine for the state. It is home to an array of groundbreaking innovations such as mapping the human genome, developing life-saving therapies, building premier cybersecurity defenses, and driving world-class IT advancements. The county is also home to educational and research organizations such as the Johns Hopkins University's Montgomery County Campus, the Howard Hughes Medical Institute, the Henry M. Jackson Foundation, and the Universities at Shady Grove.

Montgomery County's 32,614 businesses employ over 380,000 in areas including information technology, telecommunications, biotechnology, software development, aerospace engineering professional services and government/ federal contractors. Its private sector industries generate \$75.1 billion in economic output. Leading private employers include Adventist, Choice Hotels, Emergent BioSolutions, GEICO, Giant Food, HMSHost, Kaiser Permanente, Lockheed Martin, Marriott International, AstraZeneca, Supernus, Verison and WeddingWire.

http://commerce.maryland.gov/Documents/ResearchDocument/MontgomeryBef.pdf Source: Maryland Department of Commerce, Brief Economic Facts, 2019.

The Maryland Child Care Resource Network and Maryland Family Network, Inc. are co-publishers of this Montgomery County Report for the Network's Maryland Child Care Demographics Report series. The series includes reports for the State, for each of Maryland's 23 counties and the City of Baltimore.

This publication was produced as a work for hire for the benefit of, and with funds from, the Maryland State Department of Education.

# Frequently Requested Child Care Information

### **Child Population 2010**

Age Group	Number in age group	
0-1	24,936	
2-4	38,796	
5-9	64,300	
10-11	25,567	
Total	153,599	

Source: Maryland Department of Planning (MDP), 2010 Census Summary File 1.

# Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Montgomery is \$127,111<sup>6</sup>. A family of four that included a couple and two children ages 0-23 months and 2-4 years can be expected to have the following yearly household expenses:

Expense			
•		Cost	% of Income
Child Care	\$	30,934	24.3%
Infant <sup>1</sup>	\$14,666		
Preschooler <sup>2</sup>	\$16,268		
Food <sup>3</sup>	\$	10,674	8.4%
Housing⁴	\$	29,976	23.6%
Taxes <sup>5</sup>	\$	33,728	26.5%
Total	\$	105,312	82.9%

<sup>1</sup> Average cost of full-time care in a family child care home (LOCATE, 2019). <sup>2</sup> Average cost of full-time care in a child care center (LOCATE, 2019). <sup>3</sup>National average cost of food at home based on a moderate cost plan (Cost of Food at Home Estimated for Food Plans at Four Cost Level, July 2019), U.S. Average, United States Department of Agriculture). <sup>4</sup>Based on U.S. Bureau of the Census 2010 median selected owner costs with a mortgage; included mortgage, taxes, insurance and utilities. <sup>5</sup>State and local taxes per Comptroller of Maryland (2019), Medicare and FICA taxes per moneychimp.com (2019). Taxes do not refl<sup>e</sup>ct Earned Income Credit. 6Current income as shown in the Geolytics Report dated July 2019. This data cannot be compared to previous data.

#### Average Weekly Cost of Full-time Child Care

Montgomery County						
	Family Child Care Programs	Child Care Centers				
0-23 months	\$ 282.03	\$ 407.52				
2-4 years	\$ 248.89	\$ 312.85				
5 years <sup>1</sup>	\$ 231.10	\$ 302.21				
School Age Full <sup>2</sup>	\$ 206.97	\$ 228.65				
School Age B/A <sup>3</sup>	\$ 130.14	\$ 149.00				

Source: MFN/LOCATE: Child Care, 6/19.

<sup>1</sup>Average cost of full time care for a 5 year old. Defined as child being in full time child care or being in kindergarten and out-of-school child care, i.e., holidays, school closures and summers. <sup>2</sup>Average cost of full time care for a 6+ school age child (out-of-school child care, i.e., holidays, school closures and summers). <sup>2</sup>Average cost of before and after school child care.

# Number of Montgomery Children under 12 with Mothers in the Work Force<sup>1</sup>

156,233 – 82.4%<sup>2</sup> of total 2019 child population under 12 (189,604).

'Source: MFN/LOCATE: Child Care. 'Percent based on 2010 census data. Total population number based on GeoLytics, Inc. report, 2019.

# Population Information

## **Child Population**

		2000		2010
Mon	tgomery	Maryland	Montgomery	Maryland
0-3 years	35,779	209,218	37,926	217,560
3-4 years	24,394	144,175	25,806	146,928
5 years	12,246	74,546	12,766	72,700
6-9 years	51,057	316,772	51,534	294,168
10-11 years	26,248	162,481	25,567	151,023
Total	149,724	907,192	153,599	882,379

Source: U.S. Bureau of the Census, 2000, 2010.

#### Female Population (selected ages)

Age Group	2000	2010
20-24	21,948	26,737
25-29	29,724	33,733
30-34	36,155	34,514
Total	87,827	94,984

Source: U.S. Bureau of the Census, 2000, 2010.

# **Work Force Information** Total Population Ages 16+ in Work Force

	Montgomery	Maryland
2010		
Female	275,943	1,570,193
Male	291,702	1,623,215
2000		
Female	230,995	1,351,034
Male	246,128	1,418,491
Change		
Female	19.5% (+)	16.2% (+)
Male	18.5% (+)	14.4% (+)

Source: U.S. Bureau of the Census, 2000, 2010 American Community Survey (ACS).

#### Females (16+) with Children

Age Group	2000	2010	Change
Total females (16+) with children under 6	29,250	73,664	N/A*
Total females (16+) with children under 6	40.676	N1/A ±	A1/A #
in the work force	19,676	N/A*	N/A*
Total females (16+) with children 6-17	64,240	154,931	N/A*
Total females (16+) with children 6-17 in the work force	50,541	N/A*	N/A*

Source: U.S. Bureau of the Census, 2010 ACS.

# **Total Population**

	Montgomery	Maryland
2010	971,777	5,773,552
2000	873,341	5,296,486
1995	810,000	5,046,079
1990	757,027	4,780,753
1980	579,053	4,216,975

Source: U.S. Bureau of the Census, 2010, 2000, 1990, 1980.

## Male Population (selected ages)

Age Group	2000	2010
20-24	21,736	27,294
25-29	27,839	32,506
30-34	32,849	31,640
Total	82,424	91,440

Source: U.S. Bureau of the Census, 2000, 2010.

#### Households

	2000	2010
Total household population	863,910	962,877
Total # of households	324,565	357,086
Average household size	2.66	2.70

Source: U.S. Bureau of the Census, 2000, 2010.

<sup>\*</sup> Comparable data not available for 2010 census.

# Demographics

# Census Information

## **Families and Poverty**

	2000	%	2010	%	%Change
All Families	224,225	100%	244,898	100%	9.2%(+)
Families Below Poverty Level	8,428	3.8%	12,000	4.9%	42.4%(+)
All Families w/Children Under 6	27,701	N/A*	27,951	100%	N/A*
Families w/Children Under 5 Below Poverty Level	2,808	N/A*	N/A*	4.9%	N/A*
All Families w/Children Under 18	113,665	100%	118,482	100%	4.2%(+)
Families					

w/Children Under 18 Below Poverty Level 6,110 5.4% 9,597 8.1% 57.1%(+)

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.

## **Educational Attainment**

	%Adult Pop. Over ntgomery	%Adult Pop. Over 25 Yrs	Maryland	25 Yrs
High School Grad or Higher	605,912	90.6%	3,410,847	88.1%
Bachelor's Degree or Higher	377,710	56.5%	1,396,843	36.1%

Source: U.S. Bureau of the Census, 2010 ACS.

## **Children and Poverty**

Ciliuren and	roverty				
	2000	%	2010	%	%Change
Total Related Children Under 18	205,941	100%	212,397	100%	3.1%(+)
Total Children Under 18 Below Poverty Level	v 13,516	6.6%	20,602	9.7%	52.4%(+)
Total Children Under 5 Below Poverty Level	3,698	6.8%	N/A*	8.4%	N/A*
Total Children 5-17 Below Poverty Level	9,818	6.5%	N/A*	10.2%	N/A*

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.

#### **Families**

Montgom	Montgomery Total # of All Families With Related Children Total Under Age 6		Total # of All Families With Related Children Under Age 18
2000	224,225	27,701	113,665
2010	224,898	30,680	126,250
Change	0.3%(+)	10.8%(+)	11.1%(+)

Maryland	yland Total # of All Families With Related Children Total Under Age 6		Total # of All Families With Related Children Under Age 18
2000	1,359,318	150,011	662,172
2010	1,447,002	170,870	728,045
Change	6.5%(+)	13.9%(+)	9.9%(+)

Source: U.S. Bureau of the Census, 2000, 2010. Prepared by MDP.

<sup>\*</sup>Comparable data not available from 2010 Census.

<sup>\*</sup>Comparable data not available from 2010 Census.

# Demographics

# Montgomery County

# Income, Unemployment and Housing Information

#### **Annual Wage Rate Information**

Public School Teacher Salary	\$82,316
Average (Montgomery County)	
Public School Teacher Salary Average (MD)	\$70,463
Nonpublic School Teacher Average (Maryland)	\$56,552
Family Child Care Provider (Maryland)	\$39,884
Child Care Center Director (Maryland)	\$40,891
Center Senior Staff/Teacher (Maryland)	\$25,860
Center Aide (Maryland)	\$18,068

Sources: MSDE, Jan 2019, Association of Independent Maryland Schools (AIMS), 2018-19 school year, and MFN's 2019 Statewide Survey of Family Child Care Providers and Child Care Centers.

#### **Family Income**

Median Family Income, 2010 Census	
Montgomery	\$120,664
Maryland	\$83,137

Source: U.S. Bureau of the Census, 2010 ACS.

Median Household Income <sup>1</sup> :	
Montgomery	\$108,791
Maryland	\$72,254

#### **Income Distribution Percent Households** Montgomery Maryland under \$25,000 9.4% 14.2% 17.1% \$25,000 - \$49,999 13.0% \$50,000 - \$74,999 13.9% 16.5% \$75,000 + 63.8% 52.2%

Source: <sup>1</sup>GeoLytics, Inc. report, 2019. U.S. Bureau of the Census, 2013-2017 American Community Survey 5-Year Estimates. Data is not directly comparable to 2010 or earlier reports.

NOTE: Percentages may not total 100% because of rounding

## **Unemployment Rate**

		Maryland
2000	1.6%	3.4%
2001	2.6%	4.0%
2002	2.5%	3.9%
2003	2.5%	4.1%
2004	2.2%	3.9%
2005	2.8%	3.9%
2006	2.7%	3.7%
2007	2.7%	3.6%
2008	3.3%	4.5%
2009	5.3%	7.1%
2010	5.5%	7.3%
2011	5.5%	7.2%
2012	4.9%	6.5%
2013	4.9%	6.2%
2014	4.5%	5.6%
2015	4.0%	5.0%
2016	3.6%	4.5%
2017	3.2%	4.3%
2018	3.8%	4.5%
2019	3.4%	3.9%

Maryland Department of Labor, Licensing and Regulation (DLLR) 6/2019.

#### **Housing Information**

	Montgomery	Maryland
Owner-Occupied housing	238,022 (66%)	1,426,267 (67%)
Renter-Occupied housing	121,454 (34%)	701,172 (33%)

Note: Percentage is based on total occupied housing units.

Mo	ntgomery	Maryland
Mean value of Owner-		
Occupied Housing	\$447,200	\$301,400
Median Selected Monthly		
Owner Costs With a Mortgage	\$2,498	\$2,016
Median Gross Residential		
Monthly Rent	\$1,466	\$1,131

Source: U.S. Bureau of the Census, 2010 ACS.



# Supply of Regulated Early Childhood Programs and Education

### Children's Programs by Type with Capacity/ Enrollment

Linoillient		
Prog	# of grams	Capacity
Family Child Care Providers	822	6,429
*OCC Licensed Group Programs	493	36,777
8-12 Hour Child Care Centers	287	23,064
Infant/Toddler	152	2,659
Part-Day	65	N/A
Before/after School (School & Center-Based)	310	N/A
Employer-Sponsored Centers	10	1,113
Youth Camps	110	N/A
Nursery Schools	153	N/A
Private Kindergarten	84	N/A
**Head Start	32	enrollment: 856
***Public Pre-Kindergarten Sites	64	

<sup>\*</sup>Note: Numbers do not total because facilities may have more than one type of program. Unless otherwise indicated, all programs are privately funded.

Source: MFN/LOCATE Child Care, 6/19; Maryland State Department of Education; Department of Health and Mental Hygiene.

#### **Education**

Public and Private Schools (Elementary and Middle)			
	Public	Private*	
Elementary Schools	134	25	
Middle Schools	40	2	
Combined	0	67	

Elementary School Enrollment				
	Public	Private*		
Pre-Kindergarten	4,579	8,560		
Kindergarten	11,334	1,590		
Grades 1 - 6	72,886	8,735		
Total	88,799	18,885		

Source: MSDE, 2018-19 school year. Enrollment figures are for September 30, 2018. Private schools include MSDE approved schools and those operated by a tax-exempt religious organization which hold a letter of exemption from approval in accordance with State law.

\*Self reported data from Maryland Nonpublic Schools as reported to MSDE.\*Self reported data from Maryland Nonpublic Schools as reported to MSDE.

 $<sup>\</sup>star\star$  Federally funded programs which include Head Start, Early Head Start and Home-based Head Start.

<sup>\*\*\*</sup>State funded.

# Demographics

# Montgomery County

# Supply of Regulated Early Childhood Programs and Education

# **Density of Family Providers and Center Programs** by Community/Zip Code

The following chart shows the number of registered family child care providers and licensed full-day child care centers in Montgomery as of June 30, 2019.

Community/ Zip Code	Family Providers	8-12 Hour %	Centers	%
Ashton 20861	2	0.2	1	0.3
Bethesda 20814	10	1.2	15	5.2
Bethesda 20816	4	0.5	7	2.4
Bethesda 20817	24	2.9	15	5.2
Bethesda 20892	0	0.0	2	0.7
Boyds 20841	12	1.5	2	0.7
Brookeville 20833	5	0.6	0	0.0
Burtonsville 20866	18	2.2	2	0.7
Cabin John 20818	1	0.1	1	0.3
Chevy Chase 20815	2	0.2	5	1.7
Clarksburg 20871	41	5.0	2	0.7
Damascus 20872	16	1.9	4	1.4
Darnestown 20874	3	0.4	1	0.3
Derwood 20855	12	1.5	7	2.4
Gaithersburg 20877	31	3.8	9	3.1
Gaithersburg 20878	37	4.5	14	4.9
Gaithersburg 20879	30	3.6	6	2.1
Gaithersburg 20882	9	1.1	1	0.3
Garrett Park 20896	0	0.0	1	0.3
Germantown 20874	69	8.4	13	4.5
Germantown 20876	41	5.0	11	3.8
Kensington 20895	12	1.5	7	2.4
Laytonsville 20882	1	0.1	0	0.0

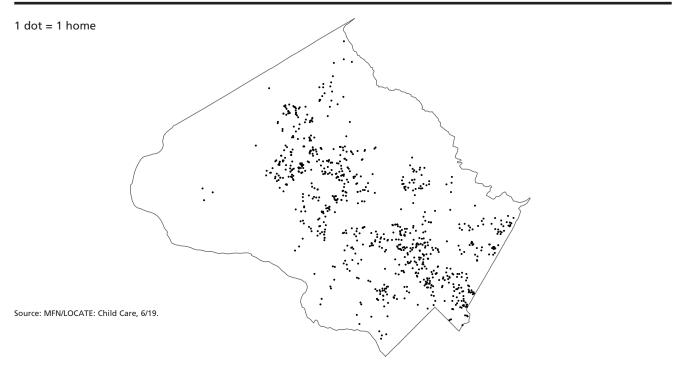
Montgomery Village 20886	32	3.9	4	1.4
Mount Airy 21771	1	0.1	0	0.0
North Bethesda 20852	0	0.0	2	0.7
North Potomac 20878	12	1.5	5	1.7
Olney 20832	30	3.6	9	3.1
Poolesville 20837	3	0.4	4	1.4
Potomac 20854	29	3.5	18	6.3
Rockville 20850	23	2.8	21	7.3
Rockville 20851	17	2.1	5	1.7
Rockville 20852	11	1.3	15	5.2
Rockville 20853	39	4.7	7	2.4
Sandy Spring 20860	1	0.1	1	0.3
Silver Spring 20901	40	4.9	7	2.4
Silver Spring 20902	56	6.8	11	3.8
Silver Spring 20903	18	2.2	3	1.0
Silver Spring 20904	35	4.3	13	4.5
Silver Spring 20905	12	1.5	5	1.7
Silver Spring 20906	60	7.3	11	3.8
Silver Spring 20910	8	1.0	12	4.2
Spencerville 20868	3 1	0.1	1	0.3
Takoma Park 2091	12 11	1.3	6	2.1
Wheaton 20902	3	0.4	1	0.3
Totals	822	100.0%	287	100.0%

Source: MFN/LOCATE: Child Care, 6/19. NOTE: Percentages may not total 100% because of rounding.

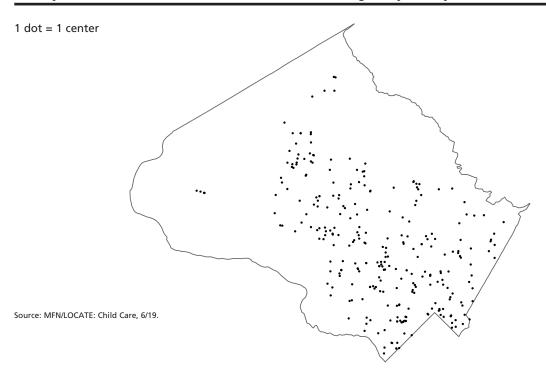


# Supply of Regulated Child Care

# **Density of Regulated Family Child Care Homes in Montgomery County**

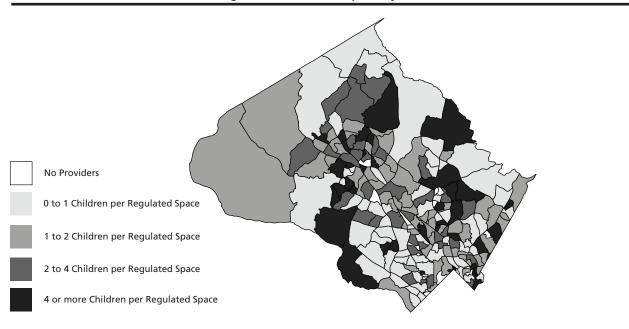


# Density of Licensed 8-12 Hour Child Care Centers in Montgomery County



# Supply of Regulated Child Care

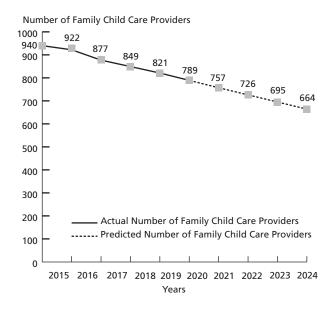
#### Number of Children 0-5 Years Per Regulated Child Care Space by Census Tract



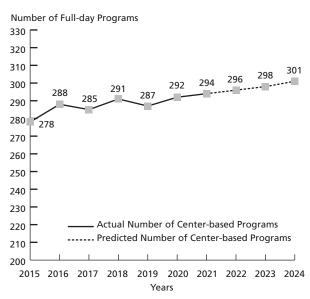
This map is based on census tracts defined by the U.S. Bureau of the Census. It does not accurately delineate land/water boundaries in some census tracts. Sources: U.S. Bureau of the Census, 2010. MFN/LOCATE: Child Care, 6/19.

#### Past and Anticipated Growth Patterns for Family/Center Providers

#### Family Child Care Providers in Montgomery 2015-2024



# Center-based Programs in Montgomery 2015-2024 Full-day (8 to 12 hours)



These predictions were generated with the use of the Multiple Regression Analysis and Forecasting template. The predictions generated by the Model do not reflect the effects of current changes to social programs affecting child care.

Source: MFN/LOCATE: Child Care, 6/19.

# Demographics

# Demand for Child Care

#### Children Served by Age

Infant/Toddler
(unborn to 23 mos)
391 children/
57.9%

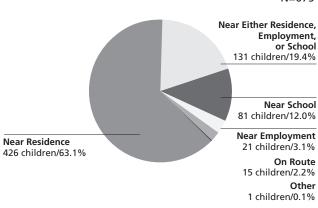
School-Age
(6 yrs and older)
99 children/14.7%

Kindergarten
(Age 5)
34 children/5.0%

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). NOTE: Percentages may not total 100% because of rounding.

# **Children Served by Locational Preferences for Care**

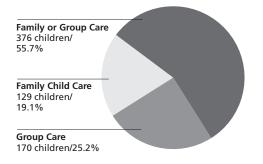
N=675



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). NOTE: Percentages may not total 100% because of rounding.

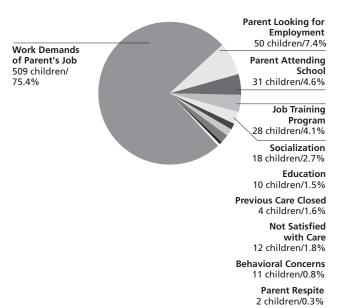
### Children Served by Type of Care Preferred

N=675



#### **Reason Child Care is Needed**

N=675



Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). NOTE: Percentages may not total 100% because of rounding.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). NOTE: Percentages may not total 100% because of rounding.

# Demographics

# Montgomery County

# Demand for Child Care

# Number of Children Served by LOCATE: Child Care 675 children (7/1/18-6/30/19)

# Full-time or Part-time Care Needs of Children Served

N=675

Full-time: 525 children (77.8%) Part-time: 135 children (20.0%)

Other\*: 15 children (2.2%)

\* Includes requests for sick, backup and temporary care.

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19). Note: Percentage may not total 100% because of rounding.

## Major Reasons Parents Could Not Find Child Care in Montgomery County

Reason	Count
Transportation	2
Cost	1

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

# Major Factors Important to Parents Who Found Child Care in Montgomery County

Factor	Count
Proximity to home, work, school	50
Cost	38
Environment	35
Caregiver	32
Educational program	17
Hours of operation/part time	16
Only program/provider with vacancy	12
Escort	8
Transportation	7

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

#### Child Care Scholarship Program (CCS)\*

July 2019 Children Receiving Child Care Scholarship 987<sup>1</sup>

Source: Maryland State Department of Education 2019.

\* Formerly Child Care Subsidy Program

# Fiscal Year 2017 Monthly Average Number of Children Receiving WPA

67

NOTE: 1Child Care Scholarship Program (formerly Child CCS Program) is a statewide program funded with federal and state dollars and administered by the Maryland Department of Human Resources\*. <sup>2</sup>WPA, The Working Parents Assistance Program is a County-funded subsidy program. Source: WPA Automated System, 2019. WPA implemented the new subsidy tables on September 1, 2019 and the new income guidelines on November 9, 2019 in response to the changes of the State's income levels in August 1, 2019 and new subsidy rates in September 1,

# Supply of Child Care

#### Child Care Scholarship Program (CCS)\*

Number of Family Child Care Providers serving WPA Children in Montgomery County

#### Number of Child Care Centers serving WPA Children in Montgomery County 124

\* Formerly Child Care Subsidy Program

Source: WPA Automated System, 2019. WPA implemented the new subsidy tables on September 1, 2019 and the new income guidelines on November 9, 2019 in response to the changes of the State's income levels in August 1, 2019 and new subsidy rates in September 1, 2019.

#### Number of Family Child Care Providers Serving SCCSP Children in Montgomery County

105 (12.8% of total family providers)

# Number of Child Care Centers Serving SCCSP Children in Montgomery County

88 (30.7% of total centers)

#### Montgomery County FY19 Allocation \$15,240,908 = 1,856 full-time children

Source: Maryland State Department of Education, Office of Child Care

#### **Special Needs Child Care**

# Family providers who serve/have served children with special needs

353 (43.0% of total family child care providers in Montgomery)

# Centers who serve/have served children with special needs

180 (62.7% of total child care centers in Montgomery)

Source: LOCATE: Child Care at Maryland Family Network, Baltimore (7/1/18-6/30/19).

# Demographics

# **Definitions**

**Before/After-School Care:** School-Age child care offers care to children enrolled in Kindergarten or above. Care is provided before and/or after school and during school holidays/vacations. Programs are licensed by the Office of Child Care. Programs may operate from a school building or other licensed facility.

Census of Population and Housing: There are two versions of the Census questionnaire: a short form which asks a limited number of population and housing questions of all households, and a long form questionnaire which asks additional social and economic questions of a sample of all households. The user should note that data obtained from a sample are subject to sampling variability, and that there are limitations to many of these data.

Child Care: The care or supervision of a child when the child's parent has given the child's care over to another for some portion of a 24-hour-day as a supplement to the parent's primary care of the child. (OCC)

**Child Care Center:** Child care provided in a facility that, for part or all of the day, provides care to children in the absence of the parent. Centers are licensed by the Office of Child Care.

Child Care Scholarship Program (CCS)\*: Provides financial assistance to eligible families in securing care for their children in registered family child care homes or licensed child care centers while parents/guardians are attending school, working, or in job training.

Children with Special Needs: Children who, because of a disability or other special educational, developmental, physical, emotional, behavioral, or medical condition, require additional care, or whose activities are restricted by a certain condition. (OCC)

**Current Median Family Income:** Current median family income is the value shown in a Geolytics report dated July 2019.

**Current Population Estimates:** Current population estimates are based on GeoLytics, Inc. Reports.

**Educational Attainment:** The highest level of school completed or the highest degree received. Educational attainment figures were used for persons over 25 years of age. (U.S. Bureau of the Census)

**Employer-Sponsored Centers:** A child care center located on-site or off-site which is sponsored by a corporation, business, or other employer. Employees are given priority for enrollment slots.

Family Child Care: The care given to a child younger than 13 years old or to a developmentally disabled person younger than 21 years old, in place of parental care for less than 24 hours a day, in a residence other than the child's residence and for which the provider is paid. Regulations allow a family child care provider to care for as many as eight children at any time. (OCC)

Family Household Income: Family includes a householder and one or more persons living in the same household who are related to the householder by birth, marriage, or adoption. A household can contain only one family for purposes of census tabulations. (U.S. Bureau of the Census)

**Head Start:** Project Head Start provides comprehensive developmental services for children from low-income families. Head Start is comprised of four components including Education, Health, Parent Involvement, and Social Services. Head Start Centers serve children from age 3 to school entry age from income eligible families.

Infant/Toddler: In the State of Maryland, "infant" means a child under 18 months old. "Toddler" means a child 18 months old or older but younger than 2 years old. (OCC) MFN reports "infant" as a child birth through 23 months of age.

**Kindergarten:** An instructional program for children who are 5 years old by September 1st of each academic year. Programs may be operated by a private or public school. Kindergarten is the year of school which precedes entrance to first grade.

**Nursery Schools:** An instructional program approved or exempted by the Maryland State Department of Education for children who are two through four years old. The maximum length of the program is 6 hours per day, however most operate only a few hours per day and may meet only two or three times per week for a nine month period.

Owner Costs with Mortgage (Selected Monthly): The sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire hazard, and flood insurance on the property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fees or mobile home costs. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. (U.S. Bureau of the Census)

# Definitions, cont.

**Part Day:** A program regulated by OCC with an educational focus for children one or two years before entering kindergarten. These programs are usually 2-3 hrs/day, 2-3 days/week, nine months/year.

Pre-Kindergarten: These are publicly funded prekindergarten programs for eligible 4-year-old children administered by local boards of education or qualified vendors. The programs have the overall goal of providing learning experiences to help children develop and maintain school readiness skills necessary for successful school performance. Local school systems shall enroll all 4-year-old applicants from economically disadvantaged or homeless families.

**Poverty Level:** The poverty guideline for a family of four persons was \$25,750 in 2019. (U.S. Department of Health and Human Services, JAN 2019)

Renter Occupied Gross Monthly Rent: Monthly contract rent plus the estimated average monthly cost of utilities and fuels, if these are paid by the renter. All occupied housing units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied. (U.S. Bureau of the Census)

Unemployment Rate: Civilians 16 years old and over are classified unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were looking for work during the last four weeks, and (3) were available to accept a job. Also included were civilians who did not work at all during the reference week and were waiting to be called back to a job from which they had been laid off. (U.S. Bureau of the Census)

**Youth Camps (Licensed):** A day camp, residential camp, travel camp, or trip camp licensed by the Department of Health and Mental Hygiene.

The Maryland Child Care Resource Network is a public/private partnership designed to expand and improve child care delivery in Maryland. Maryland Family Network manages the Network and operates as its Statewide Coordinating Entity. Funding for this publication was made available by Maryland Family Network, the Maryland State Department of Education, and Maryland's business community.

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